

Fill in this information to identify the case:

Debtor 1 Mary Jo A Stoner

Debtor 2 _____ (Spouse, if filing)

Debtor 3 _____

United States Bankruptcy Court for the: WESTERN District of PA

(State)

Case number 2221064

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to 11. U.S.C. § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: PNC BANK, N. A.Court claim no. (if known): 4

Last 4 digits of any number you use to identify the debtor's account:

0 1 5 6

Date of payment change:

Must be at least 21 days after date

of this notice. 03 / 01 / 2023

New total payment:

Principal, interest, and escrow, if any \$ 871.59**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**☐

No

☒

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why _____

Current escrow payment: \$ 458.72

New escrow payment:

\$ 450.28**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?**☒

No

☐

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____ %

New interest rate: _____ %

Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒

No

☐

Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.



I am the creditor.



I am the creditor's authorized agent. (Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Lucy Miller

Signature

Date 01 / 27 / 2023

Print: Lucy Miller Title Bankruptcy Specialist
First Name Middle Name Last Name

Company PNC Bank, N.A.

Address 3232 Newmark Drive
Number Street

Miamisburg OH 45342
City State ZIP Code

Contact phone (866) 754 - 0659 Email Bankruptcy@pnc.com



LOAN NUMBER: [REDACTED]

DATE: January 11, 2023

PROPERTY ADDRESS:
812 BRENTVIEW RD
PITTSBURGH, PA 15236

C/O M

[REDACTED]

ESTATE OF JOSEPH M STONER
C/O MARY JO STONER
812 BRENTVIEW RD
PITTSBURGH PA 15236-2307

CURRENT MONTHLY MORTGAGE PAYMENT		NEW PAYMENT INFORMATION
Principal & Interest	421.31	Principal & Interest421.31
Escrow	458.72	Escrow450.28
Prorated Escrow Surplus	-29.24	Total Payment871.59
Total Payment	850.79	New Payment Effective Date03/01/23

COMING YEAR ESCROW PROJECTION

This statement provides a detailed summary of activity related to your escrow account. PNC Bank maintains your escrow account to pay such items as property taxes, insurance premiums, and mortgage insurance.

This section lists a 12-month running escrow balance to determine the appropriate target balance and to determine if a shortage or surplus exists. This is a projection of the anticipated activity in your escrow account for the coming 12 months.

ANTICIPATED ESCROW DISBURSEMENT		PAYMENTS TO ESCROW	DESCRIPTION	PAYMENTS FROM ESCROW	CUR BAL PROJECTION	REQ BAL PROJECTION
COUNTY TAX	\$641.54		BEGINNING BALANCE		2,273.75	2,192.94
CITY TAX	\$919.58	March450.28	COUNTY TAX	641.54	2,082.49	2,001.68
TAXES	\$2,883.22	March450.28	CITY TAX	919.58	1,162.91	1,082.10
HAZARD INS	\$959.00	April450.28			1,613.19	1,532.38
		May450.28			2,063.47	1,982.66
		June450.28			2,513.75	2,432.94
		July450.28			2,964.03	2,883.22
TOTAL DISBURSEMENTS	\$5,403.34	August450.28	SCHOOL TAX	2,883.22	531.09 *	450.28 **
DIVIDED BY 12 MONTHS		September450.28			981.37	900.56
		October450.28			1,431.65	1,350.84
MONTHLY ESCROW DEPOSIT	\$450.28	November450.28			1,881.93	1,801.12
		December450.28	HAZARD INS	959.00	1,373.21	1,292.40
		January450.28			1,823.49	1,742.68
		February450.28			2,273.77	2,192.96

CALCULATION OF ESCROW ADJUSTMENT	
BEGINNING PROJECTED BALANCE	\$2,273.75
BEGINNING REQUIRED BALANCE	\$2,192.94
ESCROW SURPLUS	\$236.12

The required minimum balance allowed by federal law (RESPA) is two times your monthly escrow payment (excluding MIP/PMI), unless your mortgage document or state law specifies a lower amount.

MORE INFORMATION ON REVERSE SIDE

IMPORTANT MESSAGES

Make your check, money order or cashier's check payable to PNC Bank. All Payments must be funds from a U.S. Bank Account and are subject to PNC's acceptance. Do NOT send cash by mail.

We understand that you have filed for bankruptcy and have not yet received a discharge. None of the information requested in this statement will be used for the collection of any debts or for purposes prohibited by the Bankruptcy Code or other applicable Federal or state law.



INTERNET REPRINT

Your escrow account has a surplus balance of \$236.12. Due to the past due status of your loan, these funds are being retained in your escrow account. Once your loan status is current, you may contact Customer Service about your refund.

DATE: January 11, 2023

Once during this analysis period, your required escrow balance should be reduced to a target balance of \$450.28, as it does in August. Under Federal law, your target balance should not exceed an amount equal to two months of escrow payments for taxes and insurance, unless your mortgage document or state law specifies a lower amount.

This is a projection of the activity for your escrow account from the Previous Analysis. This projection was based on the disbursements anticipated to be made from your escrow account. Compare this projection to the actual escrow activity in the Account History (summarized below).

Adjustments to the payment and differences between the anticipated and actual disbursements may prevent the actual balance from reaching the projected low escrow balance.

Date	Description	Payments	Disbursements	Balance
	BEGINNING BALANCE			2,612.16
07/22	FHA/RBP	458.72	1.52	3,069.36
08/22	FHA/RBP	458.72	1.52	3,526.56
08/22	SCHOOL TAX		3,069.35	457.21 **
09/22	FHA/RBP	458.72	1.52	914.41
10/22	FHA/RBP	458.72	1.52	1,371.61
11/22	FHA/RBP	458.72	1.52	1,828.81
12/22	FHA/RBP	458.72	1.52	2,286.01
12/22	HAZARD INS		856.00	1,430.01
01/23	FHA/RBP	458.72	1.52	1,887.21
02/23	FHA/RBP	458.72	1.52	2,344.41
03/23	FHA/RBP	458.72	1.52	2,801.61
03/23	COUNTY TAX		641.54	2,160.07
03/23	CITY TAX		919.58	1,240.49
04/23	FHA/RBP	458.72	1.52	1,697.69
05/23	FHA/RBP	458.72	1.52	2,154.89
06/23	FHA/RBP	458.72	1.52	2,612.09
TOTAL		5,504.64	5,504.71	

This is a statement of actual escrow account activity from July 2022 through February 2023. Compare it to the Projected Activity from the Previous Analysis which appears above the Account History.

Date	Description	Payments	Disbursements	Balance
	BEGINNING BALANCE			-17,978.46
07/22	FHA/RBP		1.52 *	-17,979.98
08/22		428.74	*	-17,551.24
08/22	SCHOOL TAX		2,883.22 *	-20,434.46
08/22	FHA/RBP		1.52 *	-20,435.98
09/22	FHA/RBP		1.52 *	-20,437.50
10/22		14,070.32	*	-6,367.18
10/22	FHA/RBP		1.52 *	-6,368.70
11/22		1,288.44	*	-5,080.26
11/22	FHA/RBP		1.52 *	-5,081.78
12/22		429.48	*	-4,652.30
12/22	HAZARD INS		959.00 *	-5,611.30
12/22	FHA/RBP		1.52 *	-5,612.82
01/23	FHA/RBP	7,429.37 e	1.52 e	1,815.03
02/23		458.72 e	*	2,273.75
TOTAL		24,105.07	3,852.86	

"e" Indicates estimates for future payments or disbursements.

If you have any questions about this analysis statement, please visit us at pnc.com/mortgagecustomercare to send us an email, write to us at PNC Bank, Attention: Customer Service Research; B6-YM07-01-7, PO Box 1820; Dayton, OH 45401 or call our Customer Service Department toll free number 1-800-822-5626.

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE
▼ RESERVED FOR FINANCIAL INSTITUTION USE ▼

Disclosure on Cancellation of Mortgage Insurance Premium (MIP)

You may have the option to cancel annual MIP in advance of the projected amortization date by making additional payments of Mortgage principal. To inquire about loan qualifications for early termination of MIP, send in a written request to the address listed below, or contact Customer Service.



Call Customer Service at **1-800-822-5626**, Monday - Thursday, 8:00 a.m. - 9:00 p.m., Friday, 8:00 a.m. - 5:00 p.m. ET and Saturday, 9:00 a.m. - 2:00 p.m.

Or



Send a written request to the address on the statement
PNC Bank
P.O. Box 8736
ATTN: Mortgage Insurance Department B6-YM13-01-5
Dayton, Ohio 45401-8736.

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA (Pittsburgh)

IN RE: MARY JO A. STONER		Case No: 22-21064 Judge Jeffery A. Deller Chapter 13
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CERTIFICATE OF SERVICE OF
Notice of Mortgage Payment Change

I, the undersigned, hereby certify that, on January 27, 2023, a true and correct copy of the Notice of Mortgage Payment Change was electronically served upon the following using the Court's CM/ECF system:

Debtor's Attorney: **Lauren M. Lamb**
Trustee **Ronda J. Winnecour**
Office of the United States Trustee

Further, I certify that, on January 27, 2023, a true and correct copy of the Notice of Mortgage Payment Change was forwarded via U.S. Mail, first class postage prepaid and properly addressed to the following at the address shown below:

MARY JO A. STONER
812 Brentview Road
Pittsburgh, PA 15236

By: /s/ Lucy Miller
Lucy Miller
PNC Bank, N.A.
3232 Newmark Drive
Miamisburg Ohio 45342
866-754-0659